

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-09-49118-jf

Andrew Jackowitz

14 E. Reading Avenue  
Staten Island, NY 10308

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-9262

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on October 17, 2009; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: January 26, 2010

s/ Jerome Feller  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0207-1  
Case: 09-49118

User: malleyne  
Form ID: 262

Page 1 of 2  
Total Noticed: 43

Date Rcvd: Jan 26, 2010

The following entities were noticed by first class mail on Jan 28, 2010.

db +Andrew Jackowitz, 14 E. Reading Avenue, Staten Island, NY 10308-1321  
smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East,  
Brooklyn, NY 11201-1833  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
6415251 +Accounts Retrievable I, 2050 Bellmore Ave, Bellmore, NY 11710-5600  
6415253 +Alliance One, P O Box 2449, GIG HARBOR, WA 98335-4449  
6415255 +Bur Of Acct, Po Box 538, Howell, NJ 07731-0538  
6415256 +Bureau Of Accounts Control, P.O. Box 538, Howell, NJ 07731-0538  
6415263 +CLARK & DISTEFANO, P C, 1500 MEETING HOUSE ROAD, SEA GIRT, NJ 08750-2220  
6415257 +Capital One Bank, C/O Forest & Garbus, 500 Bi-County Blvd, P O Box 9030,  
Farmingdale, NY 11735-9030  
6415259 +Carlson Craft, P O Box 8700, North Mankato, MN 56002-8700  
6415260 +Catherine Volpicelli, 391 Ridgecrest Avenue, Staten Island, NY 10312-5133  
6415261 +Chase Bank, C/O Maidenbaum & Associates Pplc, One Broadcast Plaza, Suite 218,  
Merrick, NY 11566-3467  
6415264 +Daniels & Norelli, 900 Merchants Concourse, Suite 400, Westbury, NY 11590-5114  
6415265 +E-ZPASS VIOLATION PROCESSING, P.O. BOX 52005, NEWARK, NJ 07101-8205  
6415266 +EZ Pass, P O Box 149003, Staten Island, NY 10314-9003  
6415267 +First Platinum Corp, 40 Comet Ave, Buffalo, NY 14216-1711  
6415268 +G E Money Bank / Modells, P O Box 960014, Orlando, FL 32896-0014  
6415271 +James A. West, PC, 6380 Rogerdale Road, Suite 130, Houston, TX 77072-1647  
6415272 +KIRSCHENBAUM & PHILLIPS, P C, 3000 HEMPSTEAD TURNPIKE, LEVITTOWN, NY 11756-1381  
6479724 +Liberty Mutual Insurance Company, Clark & DiStefano, P.C., 1500 Meetinghouse Road,  
Sea Gir4t, NJ 08750-2220  
6415274 +Lloyd Thompson, Esq, 2110D Clove Road, Staten Island, NY 10305  
6415276 +Maidenbaum & Associates, One Broadcast Plaza, Merrick, NY 11566-3467  
6415277 +Michelle Jackowitz, 391 Ridgecrest Avenue, Staten Island, NY 10312-5133  
6415278 +Moore Self Storage, 3026 Veterans Rd W, Staten Island, NY 10309-2511  
6415279 +National Credit Audit Corp., 8512 Allen Rd, Peoria, IL 61615-1527  
6415280 +North Shore Agency Inc, P O Box 8901, Westbury, NY 11590-8901  
6415281 +Penn Credit Corporation, P O Box 988, Harrisburg, PA 17108-0988  
6415282 +Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045  
6446759 +The Accounts Receivable System, Inc., assignee of Chase Bank USA, NA,  
Harold Rosenblatt, President, PO Box 386, Bellmore, NY 11710-0386  
6415284 +United Recovery Sysrems, P.O. Box 722929, Houston, TX 77272-2929

The following entities were noticed by electronic transmission on Jan 26, 2010.

6415252 +EDI: AFNIRECOVERY.COM Jan 26 2010 15:23:00 Afni, Inc., Po Box 3427,  
Bloomington, IL 61702-3427  
6415254 +EDI: ARSN.COM Jan 26 2010 15:23:00 Associated Recovery Systems, P O Box 469048,  
Escondido, CA 92046-9048  
6415258 +EDI: CHASE.COM Jan 26 2010 15:23:00 Cardmember Service, P.O. Box 15153,  
Wilmington, DE 19886-5153  
6415262 +EDI: CHASE.COM Jan 26 2010 15:23:00 Chase Bank USA, C/O JPMorgan Chase Legal Dept,  
1985 Marcu Avenue, NY2-M352, New Hyde Park, NY 11042-1013  
6440067 +EDI: RMSC.COM Jan 26 2010 15:23:00 GE Money Bank, c/o Recovery Management Systems Corp.,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
6415269 +EDI: HFC.COM Jan 26 2010 15:23:00 HSBC Card Services, P.O. Box 17051,  
Baltimore, MD 21297-1051  
6415270 +EDI: HFC.COM Jan 26 2010 15:23:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
6415273 +EDI: PHINPLAZA.COM Jan 26 2010 15:23:00 Law Offices Of Mitchell N. Kay, 7 Penn Plaza,  
New York, NY 10001-3995  
6415275 +EDI: RESURGENT.COM Jan 26 2010 15:23:00 Lvnv Funding Llc, Po Box 740281,  
Houston, TX 77274-0281  
6415282 +EDI: PHINPINN.COM Jan 26 2010 15:23:00 Pinnacle Credit Servic, 7900 Highway 7 # 100,  
Saint Louis Park, MN 55426-4045  
6415283 +EDI: RESURGENT.COM Jan 26 2010 15:23:00 Sherman Originator LLC, P O Box 10497,  
Greenville, SC 29603-0497  
6415285 +EDI: CHASE.COM Jan 26 2010 15:23:00 Washington Mutal Card Services, P O Box 660487,  
Dallas, TX 75266

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0207-1  
Case: 09-49118

User: malleyne  
Form ID: 262

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 28, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.